

## Proposed NU Business Name: **LOTIF ENGINIYARING WACKSHOP**



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Project verified by: MD. Mozaharl Islam



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD. ABDUR LOTIF PK.</b>
Age	:	02-04-1984(34 Years)
Education, till to date	:	Class: 5
Marital status	:	Married
Children	:	2Sons
No. of siblings:	:	02 <b>Brother</b> ,2 <b>Sisters</b>
Address	:	Vill.Ginuir P.O: Adomdighi,Thana: Adomdighi,Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST.JORINA BEGUM</b>
(iii) Father's name	:	<b>MOHAMOD ALI PK</b>
(iv) GB member's info	:	Branch:Gobindopur, Centre # 30/(Female), Member ID:2235/1, Group No: 03 Member since: 01-03-2000(18Years) First loan: BDT 3,000/-
Further Information:		Existing Loan: BDT: 26,000/-, Outstanding loan: BDT: Nill
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	20 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01724565435
Mother's Contact No.	:	01794600821
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST.JORINA BEGOM** joined Grameen Bank since 18 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>LOTIF ENGINIYARING WACKSHOP</b>
Location	:	Adomdighi, Bogra
Total Investment in BDT	:	BDT 310,000/-
Financing	:	Self BDT 260,000/-(from existing business) 84% Required Investment BDT 50,000/-(as equity)16 %
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft x 15 ft= 144 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Led Meshin,Welding Meshin,compresha, etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from Adomdighi, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

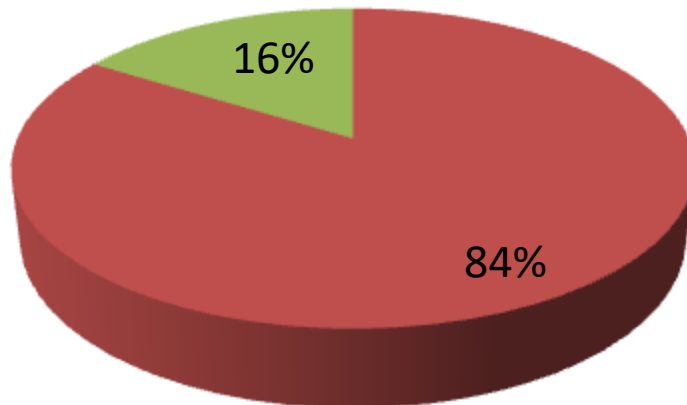
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
	2,000	60000	720000
<b>Total Sales (A)</b>	2,000	60000	720000
<b>Less Variable Expense</b>			
	1,700	51000	612000
<b>Total variable Expense (B)</b>	1,700	51000	612000
<b>Contribution Margin (CM) [C=(A-B)]</b>	300	9000	108000
<b>Less Variable Expense</b>			
Rent		1,000	12000
Electricity bill		1000	12000
Transportation		500	6000
Salary (self)		5000	60000
Guard		0	0
Salary(Staff)		0	0
Entertainment		100	1200
Genarator		100	1200
Mobile bill		100	1200
<b>Total fixed cost (D)</b>		7,800	93600
<b>Net Profit (E)= [C-D]</b>		1,200	14400

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Led Meshin	1	120,000	120,000				120,000
Chaka Hydrlik m:	1	70,000	70,000				70,000
Comprasar m:	1	50,000	50,000	1	50,000	50,000	100,000
Welding M:	1	20,000	20,000				20,000
	4		260,000	1		50,000	310,000

## Source of Finance



- Entrepreneur's Contribution 260,000
- Investor's Investment 50,000
- Total 310,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue(Sales)</b>					
	2,500	75000	900000	945000	992250
<b>Total Sales (A)</b>	2,500	75000	900000	945000	992250
<b>Less Variable Expense</b>				0	0
	2125	63750	765000	803250	843412.5
<b>Total variable Expense (B)</b>	2,125	63750	765000	803250	843412.5
<b>Contribution Margin (CM) [C=(A-B)]</b>	375	11250	135000	141750	148837.5
<b>Less Variable Expense</b>				0	0
Rent		1,000	12000	12600	13230
Electricity bill		1200	14400	15120	15876
Transportation		500	6000	6300	6615
Salary (self)		5000	60000	63000	66150
Salary(Staff)		0	0	0	0
Guard		0	0	0	0
Entertainment		200	2400	2520	2646
Genator		100	1200	1260	1323
Mobile bill		200	2400	2520	2646
<b>Total fixed cost (D)</b>		8,200	98400	103320	108486
<b>Net Profit (E)= [C-D]</b>		3,050	36600	38430	40351.5
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## Cash flow projection on business plan (rec. & Pay)

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	36600	38430	40351.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		16,600	35,030
	<b>Total Cash Inflow</b>	<b>86,600</b>	<b>55,030</b>	<b>75,382</b>
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20000</b>	<b>20,000</b>
3	<b>Net Cash Surplus</b>	<b>16,600</b>	<b>35030</b>	<b>55381.5</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 20 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Adomdighi, Bogra

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





# FAMILY PICTURE

